

Application No.: 09/788,646
Attorney Docket No. 52493.000127

REMARKS

Claims 1-35 and 53-55 are pending in the application. By this Amendment, claims 1 and 21 are amended for clarity. Claims 4-6, 9-11, 15, 17-20, 25-27, and 31-34 are withdrawn from further consideration. No new matter has been introduced by this Amendment, as support can be found in the present application in paragraphs [0034] – [0037]. The claims are amended to further clarify Applicant's claimed invention.

Applicant notes that claims 35 and 53 appear to be inadvertently omitted from the pending claim listing of the "Office Action Summary" (Item (4)). **Applicant again respectfully requests confirmation** that claims 35 and 53 are under examination, as well as the **status of those claims**. Applicant respectfully requests reconsideration and allowance of the pending claims in view of the following remarks.

The Allowed Subject Matter

In the Office Action, claims 54 and 55 are allowed, and claims 3 and 23 are objected to as containing allowable subject. Such indication of allowable subject matter is appreciated.

A. The 35 U.S.C. §103 Rejection Based on Bennett In View of Hanby

In the Office Action, claims 1, 2, 7, 8 12-14, 16, 21, 22, 24, and 28-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent 7,117,170 to Bennett *et al.* ("Bennett") in view of U.S. Patent 7,143,051 to Hanby *et al.* ("Hanby"). The Office Action has been fully considered. Applicant respectfully traverses this rejection for at least the following reasons.¹

Applicant submits that a *prima facie* case of obviousness has not been established because the applied references fail to teach or suggest "accessing broker information, at the supplier, **using the broker network address** to retrieve broker information from a broker information database,"

¹ Clarification of the disposition of claims 35 and 53 is requested.

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as is recited in amended claim 1. (emphasis added). To establish a prima facie case of obviousness, the prior art references must teach or suggest all the claim limitations, or provide sufficient motivation to modify the references to arrive at the claimed invention. *See* M.P.E.P. § 2142 *et seq.* Nowhere in Bennett is a relationship disclosed or suggested in which a user inputs a broker network address to access a broker web page, and **that same broker network address** is subsequently sent to and used by a supplier to retrieve broker information from a broker information database. Claim 1 recites such a relationship, and Applicant respectfully submits that Bennett fails to teach or suggest such claimed relationship of the broker network address.

This relationship between the broker network address is set forth in claim 1, which recites in pertinent part the steps of:

- accessing at least one web page of a broker **by inputting a broker network address**;
- receiving, at a supplier, a request for sales-related data from a user associated with a broker, the request for sales related data being transmitted **from the broker network address** of the broker, the broker network address being utilized for the transmission of the request for sales-related data;
- accessing broker information, at the supplier, **using the broker network address** to retrieve broker information from a broker information database of the supplier;

The Office Action states that Bennett discloses various features of the claimed invention, but it does not address how Bennett discloses using a broker network address, e.g. a URL, to access broker information from a database of the supplier. The Office Action explains that Bennett teaches a “user us[ing] the computer of the broker to get the nearest shipping location based on an **e-mail address**.” *See* Action, p.1, item 4. Further, the Office Action explains that the “shipping center data defaults to preset origin zip code locations **based on e-mail address recognized at log on**.” *See* Action, p. 2, item 4. Applicant interprets this section of Bennett to mean that a user with an existing account on the system can subsequently log into his or her account using a registered e-mail address. Once the user logs on, the system defaults to the user’s preferences, which were

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inputted by the user upon first registering in the system and tied to the user's e-mail address. Absent from this section of Bennett, however, is any discussion of a user inputting a broker network address, e.g. a URI..

Said another way, the system disclosed in Bennett is capable of accessing user-specific information by recognizing a user's e-mail address, which is tied to an account. As to the nature of claim 1 of the present application, however, claim 1 does not require a user to log into a system so that the logon information, e.g. an account number, can be used to access specified preferences; does not require a user to have previously registered with the system to create an account; and does not require the user to enter an e-mail address to retrieve default information specific to that user. Unlike the disclosure of Bennett, claim 1 recites a user accessing a broker's web page by inputting a **broker network address**. A request for information is then sent from the broker's network address to a supplier. The supplier then accesses broker information using the broker's network address from which the request was sent. Bennett does not describe using a network address, and it requires an additional step of logging into a user-specific account. Applicant submits that Bennett cannot be fairly interpreted as teaching or suggesting the method of claim 1.

Applicant understands that the Office Action and the 35 U.S.C. 103 rejection relies collectively on the teachings of Bennett and Hanby. The Office Action asserts that Bennett discloses the invention as set forth above but fails to disclose an insurance based inquiry system, and thus does not disclose accessing state related information that includes at least one of the users state of residence and the state in which the broker is licensed and generating the sales-related data based on the received request-related information based on the state related information. The Office Action reflects, however, Hanby does disclose an internet based insurance sales method/system wherein the quote engine requires rules to effect the desired quote. The Office Action further asserts that it would be obvious to modify Bennett to include the internet based insurance

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purchasing application taught by Hanby, the motivation being the rapidity of ordering before rate changes occur.

Thus, the Office Action relies on the particulars of Hanby for internet based insurance quote engine rules regarding state related information. However, even if Bennett was so modified (which is not admitted to be obvious), Hanby fails to cure the deficiencies of the teachings of Bennett, as discussed above. In particular, Hanby fails to disclose the particulars relating to the manipulation of the broker network address, as discussed above.

Accordingly, it is respectfully submitted that claim 1 defines patentable subject matter for at least the reasons set forth above. Further, it is submitted that independent claim 21 defines patentable subject matter for reasons similar to those set forth with respect to claim 1. The various dependent claims define patentable subject matter based on their various dependencies on the independent claims, as well as the additional features such dependent claims recite. Withdrawal of the rejection under 35 U.S.C. §103 is respectfully requested.

B. Conclusion

For at least the reasons outlined above, Applicant respectfully submits that the application is in condition for allowance. Favorable reconsideration and prompt allowance of the claims are respectfully solicited. In the event any fees are necessary, please charge or credit any such fees, including fees for any extensions of time, to the undersigned's Deposit Account No. 50-0206.

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The Examiner is respectfully requested to call Applicant's undersigned representative at the telephone number below if any assistance might be provided to the Examiner in the examination of the application.

Respectfully submitted,

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